



### SUPERANNUATION, AUSTRALIA, SEPTEMBER TO NOVEMBER 1982 (PRELIMINARY)

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PHONE INQUIRIES	<i>for more information about these statistics</i> —contact Mr Geoff Winter on Canberra (062) 52 6661 or any of our State offices. <i>other inquiries including copies of publications</i> —contact Information Services on Canberra (062) 52 6627 or any of our State offices.
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#### MAIN FEATURES

Of the 5,746,600 civilians who were employed and usually worked 20 hours or more per week in their main job during September to November 1982, 2,611,900 (45 per cent) were covered by a superannuation scheme in their current job. For males the proportion was 53 per cent compared with 30 per cent for females, and for manual workers the proportion was 40 per cent compared with 52 per cent for non-manual workers.

Of employees who usually worked 20 hours or more per week in their main job, 49 per cent were covered by a superannuation scheme compared with 30 per cent for employers and self-employed persons. Of the employees, 39 per cent in private employment and 69 per cent in government employment were covered.

Of the 3,134,700 employed civilians who usually worked 20 hours or more per week in their main job and who were not covered by a superannuation scheme, 385,300 (12 per cent) were covered by endowment life assurance policies which were to mature at ages 60-65 years.

Of the 2,339,200 persons not in the labour force aged 50 years and over, 17 per cent (406,800) were receiving or had received a superannuation scheme benefit and a further 2 per cent (58,300) a benefit from an endowment life assurance policy which matured at ages 60-65 years.

The average (mean) earnings of persons covered by superannuation was \$368 per week, compared with \$288 per week for those covered by endowment life assurance policies only and \$244 per week for those not covered by either.

#### EXPLANATORY NOTES

##### Introduction

As part of a survey conducted throughout Australia during the three months September to November 1982, information was sought about whether persons were covered by superannuation, etc. schemes, and if not whether they held life assurance policies which may have been substitutes for superannuation. This information was sought from employed persons who usually worked 20 hours or more each week in their main job, and from unemployed persons and persons not in the labour force aged 50 years and over.

2. The survey was based on a multi-stage area sample of private and non-private dwellings. Specially trained interviewers asked the questions of the 32,000 respondents to the survey.

3. This publication contains only a summary of the results of the survey. Estimates shown are preliminary and may be revised. Further information, which will be published as soon as possible in *Superannuation, Australia, September to November 1982* (6319.0), is available on request.

##### Scope

4. The survey included all civilians aged fifteen years and over except:
- (a) certain diplomatic personnel of overseas governments, customarily excluded from census and estimated populations;
  - (b) overseas residents in Australia;
  - (c) dependants of non-Australian defence forces personnel stationed in Australia;
  - (d) some patients in hospitals and sanatoria and inmates of reformatories, jails, etc., and
  - (e) persons aged 15 to 20 years still at school.

##### Definitions

5. A *superannuation* scheme is any fund, association, scheme or organisation set up for the purpose of providing financial cover for members when they retire from work. Cover may extend to members who are compelled to retire before their normal retiring age due to ill-health or incapacity to continue working (invalidity) and/or to wives and dependent children in the case of death of the member.

6. *Life assurance* is any endowment policy covering the life of a person and which matures at ages 60-65 years. For the purposes of this survey only those policy-holders who do not have superannuation cover are included.

7. *Employed persons* are those who were currently working in a job, business or farm, usually for one hour or more each week. Unpaid voluntary workers are excluded.

8. *Unemployed persons* are those who were not employed and who took active steps (as defined in *The Labour Force, Australia* (6203.0)) to find full-time or part-time work at any time in the four weeks prior to interview and were available for work in the week prior to interview.

9. The *labour force* comprises all persons who were employed or unemployed as defined above.

10. Definitions pertaining to labour force status are not strictly comparable with those of the monthly labour force survey wherein a person is assigned a labour force status on the basis of a more extensive set of questions than those used in this survey.

11. *Employees* comprised employed wage and salary earners and unpaid family helpers.

12. *Full-time job* is any job in which a person usually works 35 hours or more each week.

13. *Manual work* comprised farming, fishing, hunting and timber-getting; mining and quarrying; most transport and communications; trades, production-process and labouring; and most service, sport and recreation occupations.

14. *Non-manual work* comprised professional, technical, administrative, executive, managerial, clerical and sales; wool classing; certain transport and communications (such as ships' officers, aircraft pilots, station-masters, postmasters, etc.) and photographic occupations.

#### Reliability of the estimates

15. Estimates in this publication are subject to two sources of error:

- (a) *sampling error*: since the estimates are based on information obtained from occupants of a sample of dwellings they are subject to sampling variability; that is they may differ from the figures that would have been produced if all dwellings had been included in the survey. One measure of the likely difference is given by the *standard error*. More information about this topic will be found in *The Labour Force, Australia* (6203.0). A table of estimated standard errors for this

survey follows these notes. For this survey estimates down to 4,000, which have a relative standard error of about 33 per cent, have been published. Users should treat with care estimates in this publication between 7,000 (relative standard error, 25 per cent) and 4,000 (relative standard error, 33 per cent). In some cases estimates less than 4,000, although not shown, are derivable by subtraction. They should be regarded as highly unreliable; and

- (b) *non-sampling error*: inaccuracies may occur because of imperfections in reporting by interviewers and respondents and errors made in the coding and processing of data. These inaccuracies may occur in any enumeration, whether it be a full count or a sample. Every effort is made to reduce the non-sampling error to a minimum by careful design of questionnaires, intensive training and supervision of interviewers and efficient operating procedures.

#### Related publications

16. Other ABS publications which may be of interest include:

*The Labour Force, Australia* (6203.0)—issued monthly  
*Survey of Superannuation, Australia, February 1974* (6319.0)

*Employment Benefits, Australia, February to May 1979* (6334.0)

*Working Conditions, Australia, February to May 1979* (6335.0)

*Persons Aged 50-69 Years Ceasing Full-time Work, Australia, May 1980* (6238.0)

*Alternative Working Arrangements, Australia, March to May 1982* (6341.0)

17. Current publications produced by the ABS are listed in the *Catalogue of Publications, Australia* (1101.0). The ABS also issues, on Tuesdays and Fridays, a *Publications Advice* (1105.0) which lists publications to be released in the next few days. The Catalogue and Publications Advice are available from any ABS office.

#### Symbols and other usages

- \* subject to sampling variability too high for most practical uses. See paragraph 15 above.
- n.e.c. not elsewhere classified
- .. not applicable

18. Because figures have been rounded, discrepancies may occur between sums of the component items and totals.

**R. J. CAMERON**  
Australian Statistician

#### STANDARD ERRORS OF ESTIMATES

Size of estimate (persons)	Approximate standard error of estimate		Size of estimate (persons)	Approximate standard error of estimate	
	Persons	Per cent of estimate		Persons	Per cent of estimate
4,000	1,300	33	50,000	4,300	8.6
5,000	1,500	30	100,000	5,700	5.7
6,000	1,650	27	200,000	7,400	3.7
7,000	1,750	25	500,000	10,400	2.1
10,000	2,100	21	1,000,000	13,200	1.3
20,000	2,900	15	2,000,000	16,400	0.8
			5,000,000	21,500	0.4

**TABLE 1. CIVILIAN POPULATION AGED 15 YEARS AND OVER : SUPERANNUATION AND  
LIFE ASSURANCE COVER AND LABOUR FORCE STATUS, SEPTEMBER TO NOVEMBER 1982  
( ' 000)**

	<i>Males</i>	<i>Females</i>	<i>Persons</i>
<b>EMPLOYED</b>			
<b>Total employed</b>	<b>3,986.4</b>	<b>2,344.1</b>	<b>6,330.5</b>
Usually worked less than 20 hours each week	82.5	501.4	584.0
Usually worked 20 hours or more each week	3,903.9	1,842.7	5,746.6
Covered by superannuation in current job	2,056.3	555.6	2,611.9
Covered by life assurance policy only	309.8	75.6	385.3
Not currently covered by superannuation or life assurance policy	1,537.9	1,211.5	2,749.4
Receiving or have received benefit	33.5	7.3	40.8
From superannuation scheme	26.0	6.8	32.7
From life assurance policy only	7.5	*	8.1
No benefit received from either	1,504.4	1,204.2	2,708.6
Covered by superannuation in previous job	259.1	158.3	417.4
Not covered by superannuation in previous job	1,235.6	1,000.6	2,236.2
No previous full-time job	9.7	45.3	55.0
<b>UNEMPLOYED</b>			
<b>Total unemployed</b>	<b>317.1</b>	<b>194.8</b>	<b>511.8</b>
Under 50 years of age	275.3	188.6	463.8
50 years of age and over	41.8	6.2	48.0
Covered by superannuation	*	*	*
Covered by life assurance policy	4.1	*	4.6
Receiving or have received benefit	6.5	*	6.5
From superannuation scheme	6.5	*	6.5
From life assurance policy only	*	*	*
No benefit received from either	29.9	5.7	35.6
Covered by superannuation in previous job	4.1	*	4.5
Not covered by superannuation in previous job	24.4	4.8	29.3
No previous full-time job	*	*	*
<b>NOT IN THE LABOUR FORCE</b>			
<b>Total not in the labour force</b>	<b>1,011.4</b>	<b>2,879.6</b>	<b>3,891.0</b>
Under 50 years of age	204.8	1,346.9	1,551.7
50 years of age and over	806.6	1,532.7	2,339.2
Covered by superannuation	15.4	6.3	21.7
Covered by life assurance policy	27.8	33.3	61.2
Receiving or have received benefit	329.4	135.7	465.1
From superannuation scheme	293.8	113.0	406.8
From life assurance policy only	35.6	22.6	58.3
No benefit received from either	433.9	1,357.4	1,791.3
Covered by superannuation in previous job	33.7	47.8	81.6
Not covered by superannuation in previous job	384.9	959.8	1,344.7
No previous full-time job	15.3	349.8	365.0

**TABLE 2. EMPLOYED PERSONS WHO USUALLY WORKED 20 HOURS OR MORE EACH WEEK IN MAIN JOB COVERED BY A SUPERANNUATION SCHEME : WEEKLY CONTRIBUTIONS TO SUPERANNUATION SCHEME AND AGE, SEPTEMBER TO NOVEMBER 1982**  
( '000)

Weekly rate of contributions (\$)	Age group (years)							Total
	15-19	20-24	25-34	35-44	45-54	55-59	60 and over	
MALES								
Nil and under 1	*	9.3	25.5	31.9	15.6	7.4	5.4	98.4
1 and under 5	10.3	16.2	32.5	20.5	18.5	8.8	*	110.8
5    "    10	14.5	51.4	114.0	84.6	54.2	31.1	8.7	358.5
10   "    11	*	15.0	37.4	24.4	16.7	8.6	*	108.2
11   "    12	*	12.3	27.3	22.0	12.6	7.4	*	86.1
12   "    13	*	16.8	32.0	26.0	17.8	6.4	*	103.0
13   "    14	*	7.9	24.2	12.1	9.7	7.4	*	62.5
14   "    15	*	8.5	23.3	17.5	14.7	5.9	*	74.3
10   "    15	6.0	60.6	144.3	102.0	71.5	35.7	13.8	434.0
15   "    16	*	7.7	39.8	32.9	20.3	6.6	*	110.3
16   "    17	*	7.3	21.3	17.7	12.1	6.3	*	65.9
17   "    18	*	5.4	23.1	13.5	10.3	4.4	*	58.2
18   "    19	*	*	24.0	12.0	10.2	4.2	*	55.1
19   "    20	*	*	16.5	16.8	10.4	*	*	50.5
15   "    20	*	26.6	124.6	93.0	63.4	25.0	6.8	340.0
20   "    25	*	12.8	73.1	79.2	50.5	19.1	8.1	242.8
25   "    30	*	4.6	31.8	53.0	32.8	8.8	*	134.3
30 and over	*	4.5	34.1	61.3	75.5	35.6	10.2	222.7
Do not know/varies	*	8.2	28.2	36.6	26.5	10.0	*	114.7
Total	38.4	194.1	608.2	562.2	408.5	181.6	63.3	2,056.3
FEMALES								
Nil and under 1	*	*	6.2	6.1	*	*	*	19.1
1 and under 5	7.2	8.0	7.4	5.1	4.8	*	*	33.2
5    "    10	17.2	28.0	24.2	21.4	21.9	7.0	*	121.0
10   "    15	*	48.2	63.8	28.4	25.4	10.0	*	181.3
15   "    20	*	14.5	30.3	19.1	12.2	4.2	*	81.1
20   "    25	*	*	14.2	16.2	5.5	*	*	42.5
25   "    30	*	*	5.7	5.6	*	*	*	17.9
30 and over	*	*	5.3	10.3	12.6	*	*	32.2
Do not know/varies	*	4.9	6.8	5.2	5.0	*	*	27.2
Total	32.0	110.4	163.9	117.4	93.3	31.1	7.5	555.6
PERSONS								
Nil and under 1	4.7	11.4	31.7	38.0	18.1	7.9	5.8	117.6
1 and under 5	17.5	24.2	40.0	25.6	23.3	9.3	4.2	144.0
5    "    10	31.7	79.4	138.2	106.0	76.1	38.1	10.1	479.5
10   "    11	4.0	30.6	52.1	30.9	23.0	9.5	4.4	154.5
11   "    12	*	23.8	40.4	27.8	16.6	10.2	*	124.3
12   "    13	*	27.7	48.0	32.9	26.4	9.7	4.1	150.7
13   "    14	*	15.9	37.5	19.2	13.0	10.0	*	97.1
14   "    15	*	10.7	30.2	19.6	17.9	6.3	*	88.9
10   "    15	9.5	108.7	208.1	130.4	97.0	45.7	16.0	615.4
15   "    16	*	15.1	46.9	37.4	23.3	8.7	*	134.9
16   "    17	*	9.4	29.3	21.5	14.7	7.5	*	83.4
17   "    18	*	7.2	29.4	18.1	13.1	4.4	*	73.7
18   "    19	*	5.2	30.2	15.2	12.4	4.2	*	68.7
19   "    20	*	4.1	19.1	20.0	12.2	4.5	*	60.4
15   "    20	*	41.0	154.9	112.1	75.6	29.2	7.2	421.1
20   "    25	*	16.7	87.4	95.4	56.0	21.7	8.1	285.3
25   "    30	*	5.2	37.5	58.6	36.3	10.5	*	152.2
30 and over	*	4.9	39.4	71.6	88.1	38.8	10.6	255.0
Do not know/varies	4.0	13.1	35.0	41.8	31.5	11.5	5.1	141.9
Total	70.5	304.5	772.1	679.5	501.9	212.7	70.7	2,611.9



**TABLE 3. EMPLOYED PERSONS WHO USUALLY WORKED 20 HOURS OR MORE EACH WEEK IN MAIN JOB COVERED BY A LIFE ASSURANCE POLICY : WEEKLY CONTRIBUTIONS TO LIFE ASSURANCE POLICY AND AGE, SEPTEMBER TO NOVEMBER 1982 ('000)**

Weekly rate of contributions (\$)	Age group (years)							Total
	15-19	20-24	25-34	35-44	45-54	55-59	60 and over	
MALES								
Under 5	6.3	17.7	29.8	31.0	27.0	16.7	9.0	137.5
5 and under 10	*	13.8	34.6	19.0	15.0	4.0	*	94.1
10     "     15	*	8.2	8.2	10.5	6.6	*	*	36.1
15     "     20	*	*	*	*	*	*	*	11.6
20 and over	*	*	*	5.9	4.3	*	*	15.5
Do not know	*	*	*	*	*	*	*	14.9
Total	10.5	41.6	80.4	73.8	60.2	27.9	15.3	309.8
FEMALES								
Under 5	*	7.4	11.1	9.2	7.0	*	*	38.6
5 and under 10	*	4.3	6.2	5.8	*	*	*	21.1
10 and over	*	*	*	*	*	*	*	10.5
Do not know	*	*	*	*	*	*	*	5.4
Total	*	14.4	21.8	18.6	13.1	4.0	*	75.6
PERSONS								
Under 5	7.0	25.1	40.8	40.2	34.0	19.6	9.4	176.1
5 and under 10	5.2	18.1	40.8	24.8	17.0	4.9	4.3	115.1
10     "     15	*	10.1	10.3	12.0	7.4	*	*	43.3
15     "     20	*	*	*	*	4.4	*	*	12.5
20 and over	*	*	*	6.7	5.2	*	*	18.0
Do not know	*	*	5.1	4.7	5.3	*	*	20.3
Total	13.3	56.0	102.1	92.4	73.3	31.9	16.2	385.3

**TABLE 4. EMPLOYED PERSONS WHO USUALLY WORKED 20 HOURS OR MORE EACH WEEK IN MAIN JOB : STATUS OF WORKER, TYPE OF OCCUPATION AND WHETHER COVERED BY A SUPERANNUATION SCHEME, SEPTEMBER TO NOVEMBER 1982 ('000)**

Status of worker and type of occupation	Males			Females			Persons		
	Covered	Not covered	Total	Covered	Not covered	Total	Covered	Not covered	Total
Employers and self-employed	271.6	543.5	815.1	31.6	179.7	211.3	303.2	723.3	1,026.4
Employees									
Private	973.4	1,072.2	2,045.6	233.7	854.1	1,087.8	1,207.0	1,926.3	3,133.4
Government	811.3	231.9	1,043.2	290.3	253.2	543.5	1,101.6	485.1	1,586.7
<b>Total</b>	<b>1,784.7</b>	<b>1,304.1</b>	<b>3,088.8</b>	<b>524.0</b>	<b>1,107.3</b>	<b>1,631.3</b>	<b>2,308.7</b>	<b>2,411.4</b>	<b>4,720.1</b>
<b>Total employed</b>	<b>2,056.3</b>	<b>1,847.6</b>	<b>3,903.9</b>	<b>555.6</b>	<b>1,287.1</b>	<b>1,842.7</b>	<b>2,611.9</b>	<b>3,134.7</b>	<b>5,746.6</b>
Manual workers	1,089.0	1,373.6	2,462.5	97.5	439.9	537.4	1,186.5	1,813.4	2,999.9
Non-manual workers	967.3	474.0	1,441.4	458.1	847.2	1,305.3	1,425.4	1,321.3	2,746.7

**TABLE 5. EMPLOYED PERSONS WHO USUALLY WORKED 20 HOURS OR MORE EACH WEEK IN MAIN JOB NOT COVERED BY A SUPERANNUATION SCHEME : STATUS OF WORKER, TYPE OF OCCUPATION AND WHETHER COVERED BY A LIFE ASSURANCE POLICY, SEPTEMBER TO NOVEMBER 1982**  
( ' 000)

Status of worker and type of occupation	Males			Females			Persons		
	Covered	Not covered	Total	Covered	Not covered	Total	Covered	Not covered	Total
Employers and self-employed	108.0	435.5	543.5	13.4	166.4	179.7	121.4	601.9	723.3
Employees									
Private	162.7	909.6	1,072.2	46.9	807.2	854.1	209.6	1,716.8	1,926.3
Government	39.0	192.8	231.9	15.3	237.9	253.2	54.3	430.7	485.1
Total	201.7	1,102.4	1,304.1	62.2	1,045.1	1,107.3	263.9	2,147.5	2,411.4
<b>Total</b>	<b>309.8</b>	<b>1,537.9</b>	<b>1,847.6</b>	<b>75.6</b>	<b>1,211.5</b>	<b>1,287.1</b>	<b>385.3</b>	<b>2,749.4</b>	<b>3,134.7</b>
Manual workers	221.8	1,151.8	1,373.6	22.4	417.5	439.9	244.1	1,569.3	1,813.4
Non-manual workers	88.0	386.0	474.0	53.2	794.0	847.2	141.2	1,180.1	1,321.3

**TABLE 6. EMPLOYED PERSONS WHO USUALLY WORKED 20 HOURS OR MORE EACH WEEK IN MAIN JOB: WEEKLY EARNINGS FROM LAST PAY AND WHETHER COVERED BY A SUPERANNUATION SCHEME OR LIFE ASSURANCE POLICY, SEPTEMBER TO NOVEMBER 1982**

NOVEMBER 1962												
			Covered by superannuation			Covered by life assurance policy only			Not covered by either superannuation or life assurance			Total Persons
			Males	Females	Persons	Males	Females	Persons	Males	Females	Persons	
Weekly earnings from last pay (\$)—						—'000—						
Under 50			*	*	4.0	*	*	*	18.1	16.7	34.7	42.0
50 and under 100			4.3	*	6.2	*	*	*	32.3	34.1	66.4	76.1
100	„	140	11.8	13.8	25.6	5.3	4.9	10.3	77.2	123.0	200.3	236.1
140	„	160	9.9	16.7	26.6	4.0	*	7.3	38.5	93.4	131.8	165.8
160	„	180	11.2	17.2	28.4	5.0	*	7.8	53.0	81.7	134.7	170.9
180	„	200	22.9	22.4	45.4	6.0	*	9.9	58.3	89.7	148.0	203.3
200	„	220	46.1	38.6	84.7	14.4	7.8	22.2	85.6	115.5	201.1	308.0
220	„	240	73.5	60.2	133.7	14.0	8.9	22.8	92.7	116.1	208.8	365.4
240	„	260	108.5	69.0	177.5	20.3	6.6	26.9	119.4	102.6	222.0	426.4
260	„	280	118.6	51.4	170.1	18.2	*	21.9	97.6	75.4	173.0	365.0
280	„	300	117.2	39.5	156.7	19.5	*	22.5	71.3	43.9	115.2	294.4
300	„	325	205.0	41.5	246.4	25.4	4.4	29.8	102.9	42.0	145.0	421.2
325	„	350	128.1	31.7	159.8	14.4	*	17.1	53.9	26.5	80.5	257.3
350	„	375	131.6	25.7	157.3	12.7	*	15.5	45.1	24.7	69.8	242.6
375	„	400	110.1	18.9	129.0	8.6	*	9.9	29.0	20.0	49.1	188.0
400	„	450	212.5	38.0	250.5	10.6	*	12.4	46.8	19.8	66.6	329.5
450	„	500	135.6	16.2	151.7	6.2	*	6.6	26.6	4.0	30.6	189.0
500 and over			332.3	20.0	352.3	12.4	*	13.2	46.7	5.5	52.2	417.8
Other			274.1	32.0	306.1	108.8	13.5	122.3	442.7	176.8	619.5	1,047.9
Total			2,056.3	555.6	2,611.9	309.8	75.6	385.3	1,537.9	1,211.5	2,749.4	5,746.6
—dollars—												
Mean earnings			391	288	368	302	243	288	270	217	244	307